

Fig.1 - Overview of
Income Bonded Loan Data
Processor Flow Diagram

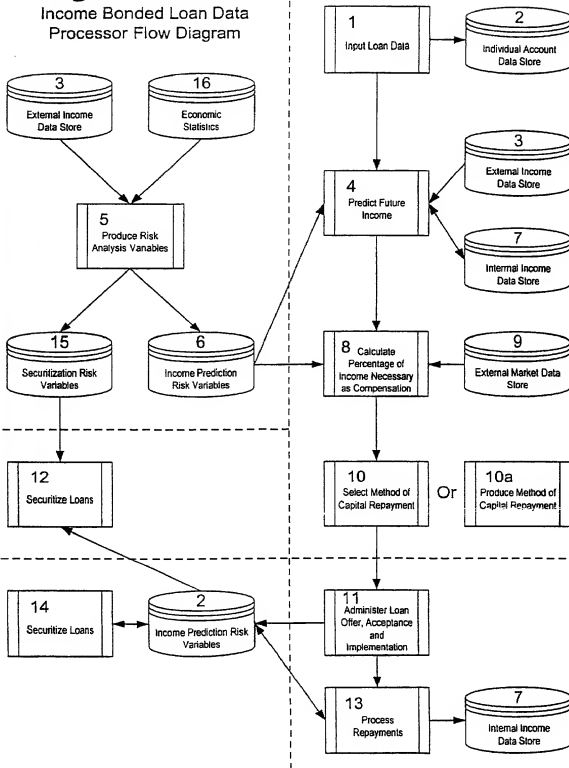
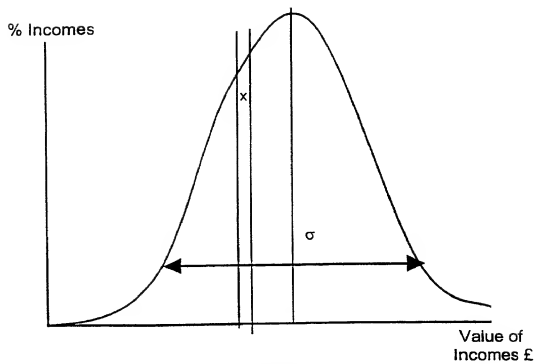


Fig.2 - Example Table of Predicted Income and Repayments

Year	Predicted Future Income	Predicted Compensation Repayments on Loan of £100,000 @ 17.04% of Income	Actual Repayments (Early Redemption)	Actual Repayments (Death during Loan Period)	Actual Repayments (1 year unemployed)	Actual Repayments (Early Promotion)
1	25563	4359	4359	4359	4359	4359
2	27290	4650	4650	4650	4650	4650
3	29092	4957	4957	4957	4957	4957
4	30992	5281	5281	5281	5281	5281
5	32995	5622	5622	5622	5622	5622
6	35107	5982	5982	5982	5982	5982
7	40718	6938	6938	6938	6938	6938
8	43336	7384	27429	27429	7384	7384
			Representing an early redemption penalty	Representing the insurance payment		
9	46096	7855			7855	7855
10	49005	8350			8350	8350
11	52069	8873			0	11699
12	55297	9423			8684	12151
13	58696	10002			9227	12952
14	62276	10612			9798	13452
15	66044	11254			10402	14330
16	80775	13764			11036	14883
17	83893	14295			11704	15844
18	89425	15238			14315	16456
19	92877	15926			14867	17507
20	98935	16856			15848	18183
21	102754	17509			16459	19092
22	109389	18640			17533	20047
23	113612	19359			18210	21049
24	120874	20597			19366	22102
25	125640	21382			20134	23207
Totals		265023			256985	314535

*Fig.3*